

Certificate Number: 16339-PAE-DE-035135152

Bankruptcy Case Number: 16-15816



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 1, 2020, at 9:25 o'clock AM EST, Isobel Ramos completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 1, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor